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Page 1 of 11 Document B1 (Official Form 1)(1/08) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Choumiatsky, Mikhail All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-6638 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 1525 Sander Court Unit #110 Wheeling, IL ZIP Code ZIP Code 60090 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business Chapter 7 ☐ Single Asset Real Estate as defined ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) in 11 U.S.C. § 101 (51B) of a Foreign Main Proceeding ☐ Chapter 11 See Exhibit D on page 2 of this form. Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 П Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, ☐ Other Nature of Debts check this box and state type of entity below.) Tax-Exempt Entity Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization "incurred by an individual primarily for under Title 26 of the United States Code (the Internal Revenue Code). a personal, family, or household purpose." Chapter 11 Debtors Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 5,001-10,000 100-1,000-10,001-25,001-50,001-OVER 49 50,000 199 25,000 100,000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$10,000,001 to \$50 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 million million million Estimated Liabilities \$1,000,001 to \$10 million \$50,001 to \$100,001 to \$500,000 \$500,001 \$10,000,001 to \$50 \$50,000,001 \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$100,000 to \$100 million

million

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Document Page 2 of 11 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Choumiatsky, Mikhail (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ James La Fata March 13, 2008 Signature of Attorney for Debtor(s) (Date) James La Fata Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Mikhail Choumiatsky

Signature of Debtor Mikhail Choumiatsky

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 13, 2008

Date

Signature of Attorney*

X /s/ James La Fata

Signature of Attorney for Debtor(s)

James La Fata 6285373

Printed Name of Attorney for Debtor(s)

Tenenbaum, La Fata, Chartered

Firm Name

5920 W. Dempster St., Ste. 200 Morton Grove, IL 60053

Address

Email: lafataja@hotmail.com

847-967-0377 Fax: 847-967-0344

Telephone Number

March 13, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

		1401 therm District of Inmois		
In re	Mikhail Choumiatsky		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:		/s/ Mikhail Choumiatsky	
		Mikhail Choumiatsky	
Date:	March 13, 2008		

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CERTIFICATE OF COUNSELING					
I CERTIFY that on	, ato'clock,				
	received from				
	11 U.S.C. § 111 to provide credit counseling in the				
	, an individual [or group] briefing that complie				
with the provisions of 11 U.S.C.	. §§ 109(h) and 111.				
A debt repayment plan	If a debt repayment plan was prepared, a copy of				
the debt repayment plan is attacl	hed to this certificate.				
This counseling session was con	nducted				
Date:	By				
	Name				
	Title				

Arlington Ridge Pathology 520 E 22nd St. Lombard, IL 60148

Arlington Ridge Pathology 800 W Central Road Arlington Heights, IL 60005

Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099

Aspire
Payment Processing
P.O. Box 23007
Columbus, GA 31902-3007

Baxter Credit Union 400 North Lakeview Parkw Vernon Hills, IL 60061

Baxter Credit Union 400 North Lakeview Parkw Vernon Hills, IL 60061

Baxter Ecu 400 N Lakeview Pak Vernon Hills, IL 60061

Baxter Ecu 400 N Lakeview Pak Vernon Hills, IL 60061

Baxter Ecu 400 N Lakeview Pak Vernon Hills, IL 60061

Baxter Emply Cr Union 1425 Lake Cook Rd Deerfield, IL 60015 Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126

Best Practices of Northwest, SC PO Box 758682 Baltimore, MD 21275-8682

C. Corey S. Berman
Schiffman & Jacobs, P.C.
19 S. LaSalle St. # 1500
Chicago, IL 60603

C. Corey S. Berman
Schiffman & Jacobs, P.C.
19 S. LaSalle St. # 1500
Chicago, IL 60603

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

City of Chicago Department of Revenue PO Box 88292 Chicago, IL 60680-1292

City of Chicago Department of Revenue PO Box 88292 Chicago, IL 60680-1292

City of Chicago Department of Revenue PO Box 88292 Chicago, IL 60680-1292

Codilis & Associates, P.C. 15W030 North Frontage Rd. Suite 100 Burr Ridge, IL 60527

Columbus Bank & Trust
Attn.: Bankruptcy Dept./Special Assets
Po Box 120
Columbus, GA 31902

Customer Service P.O. Box 31112 Tampa, FL 33631-3112

Gembppbycr Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

GRP Loan, LLC 445 Hamilton Ave., 8th Floor White Plains, NY 10601

Ivanova Jekateri
1525 Sander Ct. Unit # 110
Wheeling, IL 60090

KCA Financial Services, Inc.
628 North Street
Post Office Box # 53
Geneva, IL 60134

KCA Financial Services, Inc. 628 North Street
Post Office Box # 53
Geneva, IL 60134

KCA Financial Services, Inc. 628 North Street
Post Office Box # 53
Geneva, IL 60134

Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081

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Medical Business Bureau, LLC PO Box 1219 Park Ridge, IL 60068-7219

NCO - Medclr Attention: Bankruptcy 1804 Washington Blvd. Suite 450 Baltimore, MD 21230

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Northwest Community Hospital 800 West Central Road Arlington Heights, IL 60005-2349

Northwest Radiology Assoc 800 W Central Road Arlington Heights, IL 60005-2349

Northwest Suburban Anesthesia 800 W Central Road Arlington Heights, IL 60005

Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826

OSI Collection Services, Inc. P.O. Box 959
Brookfield, WI 53008-0959

Paypal Buyer Credit PO Box 960080 Orlando, FL 32896-0080

Physician Asset Recovery PO Box 57910 Jacksonville, FL 32241-7910

Sandpebble Walk Condo Assoc. c/o Premier Residential Mgmt. Co. Long Grove, IL 60047

Steven S. Kim, M.D. 5140 N California, Ste 560 Chicago, IL 60625

The Auto Outpost 2325 Rand Road Palatine, IL 60074

United Mortgage & Loan Investment P.O. Box 471827 Charlotte, NC 28247-1827

Village of Buffalo Grove 50 Raupp Blvd. Buffalo Grove, IL 60089